

**ABSTRACT**

A method and system for insuring a consumer against a loss incurred in connection with an online financial transaction service which loss occurs in the consumer's account and for which the consumer would normally have liability under applicable banking regulations, as well as losses from fees, such as returned check fees, resulting from such unauthorized transactions. In addition to losses involving unauthorized transactions within traditional internet banking services offered commonly by banking institutions, covered losses include, for example, a loss involving a funds transfer service provider which is given access to the consumer's account by the online consumer as part of a bill management service, a loss involving an account aggregation service provider which is given access to the consumer's account by the online consumer as part of an account aggregation service, as well as a loss incurred in connection with an online financial transaction involving a person to person payment service.

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